

Chapter 13 Plan

Case No. _____

Debtor(s): Janet Ann Coates SS#: XXX-XX-5372 Net Monthly Earnings: \$2,594.00
XXX-XX- Number of Dependents: 0
 Full Address: 2267 Treadwell Road, Birmingham, Alabama 3217-4423

I. Plan Payments:

(☒) Debtor(s) propose to pay direct a total of \$ 285.00 ☐ weekly ☐ biweekly ☐ semi-monthly ☒ monthly into the plan; or
 (☐) Payroll deduction Order: To _____ \$ _____ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly.

Length of plan is approximately 60 months, and total debt to be paid through plan is approximately \$ 12,204.00.

II. From the payments so received, the Trustee shall make disbursements as follows:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [(See § 1322(a)(2)).

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT

B. Total Attorney Fee: \$ 2,500.00 : \$ 300.00 paid pre-petition; \$ 200 to be paid at confirmation and \$ 100 per month for 20 months
 \$ _____ per month for _____ months

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts.

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid <input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
CitiMortgage, Inc.	\$60,169.00	\$578.00	April 2008	None	None	7.00%	N/A
Midland Mortgage Company	39,582.00	666.00	April 2008	\$4,000.00	through March 2008	10%	\$150.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payment to Begin
None								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
None				

- ☒ This is an original plan.
☐ This is an amended plan replacing plan dated _____.
☒ This plan proposes to pay unsecured creditors 100 %
☐ Other provisions: _____

Attorney for Debtor Name/Address Telephone #

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Dated: 3/24/08

Signature of Debtor

Janet A. Coates